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Diversity & Inclusion TOOLKIT

BROUGHT TO YOU BY THE COLORADO ASSOCIATION OF REALTORS® DIVERSITY & INCLUSION COMMITTEE

Welcome

Congratulations on taking the steps to incorporate diversity, inclusion, and equity best practices into your association or brokerage

The Colorado Association of REALTORS® (CAR) aims to provide its members and member brokerages with the tools and resources needed to create inclusive and diverse business opportunities and environments.

CAR's Diversity & Inclusion Committee believes it is REALTORS'® collective responsibility to break down systemic racism while simultaneously building a more equitable community among our REALTOR® associations and for our clients.

The following pages contain the best practices, ideals, and framework to create a robust program, as well as encourage education and discussion opportunities among staff and associations.

-CAR's Diversity & Inclusion Committee



colorado association of
REALTORS®

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HOPEFUL

"I feel diversity and inclusion are important to have as a focus in the real estate industry because everyone deserves the right to live wherever they may choose to live, and we as real estate professionals have a duty to ensure the consumer has equal access to housing and that we are abiding by Fair Housing Laws. It is truly unfortunate that over 50 years have passed since the Fair Housing Act, and we still see acts of discrimination occurring in the real estate industry today. It needs to be a focus since there are still many cases where others are being treated unequally. We need to figure it out now and put an end to discrimination for good and create an inclusive environment, in every community, for everyone."
– Kelley Meyer, SMDRA IDE Chair 2021

"For far too long, unequal and limited access has put minorities and underserved communities at a disadvantage in realizing the dream of homeownership. Whether driven through misinformed legislation, unfound prejudices, or lack of education, the leadership at the Colorado Association of REALTORS® saw the need to be an industry leader in creating awareness and opportunity for these communities. Establishing a Diversity & Inclusion Committee was the first step in a long, overdue goal of connecting with all communities we serve."

I am hopeful and optimistic that the future will benefit and give access to all those who want to own a home in this country, no matter their race, origin, religion, familial status, sexuality, or any other unique trait that makes them who they are. I will forever be proud of the work and courage of the Association and their commitment to furthering fairness in housing, and life."
– Justin Knoll, 2019 Chair of the Colorado Association of REALTORS®

Benefits for Brokerages, Associations, and Single-Owner Agents

The CAR Diversity and Inclusion toolkit was created to provide agents, brokerage firms, and local associations with information that can be used to quickly and effectively incorporate opportunities to create a diverse and inclusive culture.

In addition to supporting the Fair Housing Act and adhering to the National Association of REALTORS® (NAR) Code of Ethics, Diversity and Inclusion initiatives will also provide opportunities to gain greater knowledge and awareness as it pertains to diversity.

BENEFITS FOR REALTOR® ASSOCIATIONS

- Satisfy NAR Core Standards Requirements for state and local associations.
- Increase membership by welcoming new REALTOR® members and leaders to your association with inclusive practices.
- Expand member benefits by giving them the knowledge needed to be the trusted real estate advisors for a greater demographic population.
- Deliver state and national association messaging around inclusion, which reinforces the message that REALTORS® are leaders in diversity and inclusion best practices.
- Increase community partnership opportunities that assist in creating an equitable home-buying experience for the members of our communities.

BENEFITS FOR REALTOR® MEMBERS AND BROKERAGES

- Build awareness around Diversity and Inclusion.
- Increase education to curtail potential litigation exposure.
- Become a catalyst for change.
- Build a stronger book of business.
- Increase credibility within the real estate industry and with consumers.
- Create a business practice that allows you to serve a greater segment of the community.
- Increase productivity and engagement.
- Show community support.
- Attract diverse talent.
- Set office policy for managing diversity and inclusion issues as they may arise.
- Create accountability within the company.

"In an inclusive association, I have been able to meet people with my same beliefs and backgrounds. It has given me comfort and confidence in my profession."

– Tina Lombard, 2021 Asian Real Estate Association of America (AREAA), Greater Denver

"As one of the first local associations to create a Diversity and Inclusion Committee, the Denver Metro Association of REALTORS® under the leadership of then-Board Chair, Scott Grossman, realized the importance of creating such a committee. In wanting to create a place whereby equity and inclusion would be the foundation of the group, the Community Alliance Committee was formed. With a core group represented by members of AREAA, NAHREP, the LGBTQ Alliance, NAREB, Affiliates as well as DMAR members, the Community Alliance Committee has set out to present topics and events which fuel thoughtful conversation as well as look for solutions to the many equity issues currently at hand."

– Derek Camunez, DMAR Community Alliance Committee 2020-22 Chair

Forming a Diversity & Inclusion Committee or Task Force

START THE CONVERSATION

CAR's Diversity & Inclusion Committee suggests beginning this process by having some honest conversations among your group and by watching NAR's *"The Role Leadership Plays in Addressing Racial Injustice,"* which is a candid look at how some of these conversations can produce good starting points for forming a committee or task force.

The following five action steps were identified as an effective way to create a Diversity & Inclusion committee or task force.

STEP 1: APPOINT A KEY CONTACT

While exploring the inclusion of a diversity initiative within your organization, first identify a key contact, committee, or task force to jump-start the focus area.

You may consider forming a task force to conduct a (S)trengths, (W)eaknesses, (O)pportunities, and (T)hreats (SWOT) Analysis when creating the committee. It is good to remember that your task force will be temporarily focusing on specific initiatives.

If you are wanting to create a more permanent focus on diversity, then you should explore creating a committee that will focus on fulfilling the vision and direction of a leadership task force.

You may also wish to identify a key contact within the company/organization that will focus on the implementation of diversity initiatives on an ongoing basis.

STEP 2: ESTABLISHING COMMITTEE FOCUS AREAS

Whether moving forward with a committee or task force, the initial objective should be

centered around identifying a "Why" statement. Why is the organization seeking to promote diversity and inclusion? Why is this important to the leadership and agents served? What are some of the benefits for the organization and community?

The answers to these questions can be used to create a mission and vision statement, along with three to five objectives for the committee to accomplish.

Another helpful procedure to establish is to schedule quarterly assessments of these objectives. Use the **SMART** goal technique, by making sure the objectives are **(S)pecific, (M)easurable, (A)ttainable, (R)ealistic, and (T)imely.**

EXAMPLES OF DIVERSITY & INCLUSION STATEMENTS:

COLORADO ASSOCIATION OF REALTORS®:

CAR recognizes the importance of ensuring that all voices within the industry are heard and has increased its focus on diversity, equity, and inclusion, including ethnic/cultural, industry discipline, and geographic industry segments.

Mission

The CAR Diversity & Inclusion Committee's purpose is to explore and identify the inclusion and diversity strengths, issues, and opportunities within all aspects of CAR.

TEXAS REALTORS® strive to be a leader in supporting and encouraging diversity, equity, and inclusion in real estate. In this effort, the Diversity Committee was established to monitor and develop this mission.

Mission

The purpose of the Texas REALTORS® Diversity Committee is to support and engage in pro-

grams and activities of organizations and initiatives that encourage diversity in member involvement and leadership opportunities.

The committee will work in collaboration with local associations through education, sponsorship, and communication endeavors to enhance awareness and inclusion of Texas REALTORS® across all demographics.

COMPASS: Compass Group offers an interesting combination of an Equal Opportunity Employer statement and inclusion mission statement on its job postings.

Mission

At Compass, our mission is to help everyone find their place in the world. This means we continually celebrate the diverse community different individuals cultivate. As an equal opportunity employer, we stay true to our mission by ensuring that our place can be anyone's place.



EXAMPLES OF POSSIBLE COMMUNITY PARTNERS

NATIONAL AFFILIATE ASSOCIATIONS

(See a list of Reports about these affiliates at the end of this document)

[Asian Real Estate Association of America \(AREAA\)](#)

[LGBTQ+ Real Estate Alliance](#)

[National Association of Gay & Lesbian Real Estate Professionals \(NAGLREP\)](#)

[National Association of Hispanic Real Estate Professionals® \(NAHREP\)](#)

[National Association of Real Estate Brokers \(NAREB or Realtists\)](#)

[Women's Council of REALTORS® \(WCR\)](#)

[Veteran's Association of Real Estate Professionals \(VAREP\)](#)

CHAMBERS OF COMMERCE

[Colorado Black Chamber of Commerce](#)

[Colorado Hispanic Chamber of Commerce](#)

[Asian Chamber of Commerce](#)

[Colorado Women's Chamber of Commerce](#)

[Colorado LGBTQ Chamber of Commerce](#)

[Colorado Cross-Disability Coalition](#)

MORE ORGANIZATIONS

Local University or College

Local Businesses

Affiliate Partners (Title, Bank, Lender, Staging, etc.)

Libraries

Churches, Synagogues, or Mosques

STEP 3: RECRUITING COMMITTEE MEMBERS

When searching for new committee members, consider reaching out to some of the following individuals:

- Association or Board President or Vice President.
- Government Affairs Committee members.
- Members or associates who are already members of an affiliate association.
- Members or associates who are passionate about diversity and inclusion or currently serve a diverse demographic.
- Active volunteer members.
- Members who are looking for additional ways to get involved.
- Members and associates who are actively following housing affordability initiatives or serve in similarly respective appointed roles.
- Community partner organizations and companies (more below).

STEP 4: COMMUNITY PARTNERSHIPS

BENEFITS OF LOCAL PARTNERSHIPS:

When a local REALTOR® Association approaches and works with a local chapter or board of a multicultural real estate organization, this work brings the following benefits:

VALUE AND RESPECT

REALTORS® already active in these groups who see that their input is sought, views valued, and talent and skills are engaged, see value in their membership. Seeing their local association partner with these groups shows that their engagement, ideas, and leadership are respected and valued in both organizations.

LEADERSHIP

Members who are inspired to engage in association matters advancing real estate and community issues often build leadership skills that can benefit both organiza-

tions. The inclusion of diverse leadership in our industry strengthens both the REALTOR® and multicultural organization.

IMPROVED POLICY & PROGRAMS

Gaining different perspectives from the members and leaders of all organizations helps to develop policies and programs that are relevant and inclusive to more of the market and membership.

INCREASED PROFESSIONALISM

Providing equal and professional services requires an understanding of the needs and issues facing multiple communities. Engaging with multicultural real estate organizations opens avenues for community leaders to understand how REALTORS® can better serve the communities.

EXPANDED INFLUENCE

Community leaders and policymakers who see REALTORS® engage in partnerships, mutual respect, and inclusion are more likely to view our advocacy on real estate issues as coming from the communities and constituents that REALTORS® represent.

"For its inaugural event, The CAC (Community Alliance Committee) began with a panel discussion on diversity, with representatives from city leadership, affiliates, as well as REALTOR® members weighing in on the topic. It was held as a breakout session in conjunction with the CAR state convention and was well attended. Subsequent events have included panel discussions on gentrification and its impact on local communities as well as housing and loan availability among BIPOC groups. With the switch to online presentations during the pandemic, the CAC has hosted a number of online panel events including discussions on equity, inherent bias, and Redlining, as well as current solutions addressing housing, financing, and NAR-driven initiatives."

– Derek Camunez, DMAR Community Alliance Committee 2020-22 Chair



TINA LOMBARD, 2021 AAREA Greater Denver President

"Inclusive associations are very vital to the economy and our professional interests. Depending on the cultural background or make-up of each organization, diversity is a strong underlying factor in how each organization conducts its business. In many situations, working with people who understand, support, and believe in your same cultural background, makes the difference in our success. In the Asian culture, there are language barriers, business beliefs, and professional etiquette that differ greatly from the majority population. We interact with each other in a way that is not biased or centered on differences. We interact with each other on one equal plane. Being able to communicate freely in a relatable environment affords us the ability to overcome cultural differences. We are more able to connect to people who need our services in an atmosphere where we can thrive amongst each other. These inclusive associations give the community a place to go when they need direction and do not know who would best understand their needs according to their cultural background. Inclusive associations are not intended to alienate other organizations, instead, it is a way to best connect with communities in which we serve and represent to a higher level.

There have been clients I have met that I would never have connected with to assist had it not been for the inclusive associations. Nor would they have met me. It has resulted in helping more clients and experiencing a more enjoyable and successful career!"

STEP 5: EVENTS & EDUCATION OFFERINGS

To continue to create an inclusive culture, explore hosting or participating in multicultural and inclusive education and events such as bringing in a guest speaker from your partnering organizations or an affiliate association. An expert can share legislative and community focus for the year. You might also host an event for these groups.

Your audience can be your REALTOR® membership, brokerage, affiliate association, or depending on the topic, your clients, and the public.

Here are a few ways that you can partner with organizations within your community:

- Invite community leaders to speak to your brokerage or association membership.
- Sponsor or host diverse community events, such as Fair Housing Education or Multicultural Events. Invite elected officials to participate.
- Host a Fair Housing or Diversity & Inclusion book study for your members, brokers, or the community large.

- Host the At Home with Diversity or Implicit Bias Override Course for members or brokers.
- Take the NAR Fairhaven Challenge and hold a discussion group for members or brokers.

EDUCATION TOPICS FOR REALTORS®:

Below are general topics that can be used for education classes, which can be virtual or in-person events. However, we encourage you to engage with your membership to determine what topics or areas they would like to learn about, as each area is unique.

- NAR's At Home with Diversity Certification
- NAR's Bias Override
- History of Redlining and Fair Housing
- Gentrification versus Involuntary Displacement
- Fair Housing
- Implicit Bias Training
- Intentional Inclusion
- Understanding what Diversity Represents
- Identifying Microaggressions

INVITE

Community leaders to speak to your brokerage or association membership.

Awards & Recognition

Once you have launched an initiative to support diversity and inclusion within your organization, you may explore recognizing individuals/teams/companies that have gone above and beyond in implementing a D&I focus within their businesses and utilizing the resources that you have made available.

In creating awards or special recognition processes, there are a few steps that you can take:

1. Establish a name/title for the award. Make sure to reference your committee's or task force's "why" statement in creating the initiative, and form a title surrounding that.
2. Outline the criteria to successfully achieve the recognition. Examples include:
 - a. Successfully completing courses offered.
 - b. Creating or updating business practices that are intentionally inclusive.
 - c. Participating in diverse community events/offerings.
 - d. Volunteering to serve a diverse social group or affiliate organization within the community.
3. Promote the award throughout the year.
4. Couple the award presentation with other awards that are issued in the year. D&I should be seen as part of the culture and tradition versus an independently special recognition.

How to Identify, Plan, and Evaluate Education Events

Education is an opportunity to share with your agents the importance of diversity in your community. Many times, mistakes are made from a lack of knowledge and not with negative intent. We don't know what we don't know. Education can ensure that agents are prepared to work in an industry that is becoming more diverse as more buyers and sellers begin to enter the market.

In creating education opportunities, here are a few steps that you can take in hosting these education sessions(s):

1. Determine your budget - this will help to determine the speaker you can contract to come to speak.
2. Apply for Diversity Grants, if available.

NAR GRANTS FOR EDUCATION AND EVENTS:

Funding is an important step in hosting education opportunities. NAR provides two opportunities for State and Local REALTOR® Associations to apply for grants to help assist with the cost of educational events. Diversity and Inclusion grants have two tiers of grants available, and they vary depending on the activity the grant will be used for. [Please visit the website](#) to read through the requirements for each level of grant that is available.

In addition to the two NAR grants above, there are also an additional two levels of grants available from NAR for Fair Housing education. These grants assist with the costs of hosting an in-person or virtual Fair Housing event. Please visit the website below to read through the requirements for each grant that is available for [Fair Housing](#).

2. Select a class or a series of classes to host by selecting diversity education topics that are relevant to your members and brokers.

3. Once you have determined your budget, and have a topic selected, begin searching for a speaker for your session.

- a. Contact your local or state association's diversity staff liaison.
- b. NAR also has state and local education director meetings that connects directors from across the country.

4. Once you have a speaker finalized, begin marketing the class to your members or brokers. In addition to the traditional methods of marketing, rely on yourselves as committee members to spread the word to your office, your fellow REALTOR® friends, and share on your social media.

5. Prepare for your education session by gathering any resources that can be shared during or after the class that would enhance or expand on the topic being discussed.

6. Finish the class with a follow-up email that contains any of the resources discussed or shared during the education session.

- a. This is also a great time to share with members or brokers any additional education offerings scheduled for the future, or other projects your committee is currently working on.
- b. In addition, take this time to survey the attendees on their thoughts about the content, and what other education topics they would like to see in the future.

RECOGNITION

"Recognition is key to promoting Diversity & Inclusion in our industry. Recognition of where we can improve is clearly important, but so too is recognition of when we get it right. It is for that reason that we are fortunate that the D&I Committee has taken the step of establishing CAR's first-ever Diversity & Inclusion Awards. These awards will be presented to organizations and brokerages that have made significant impacts in recognizing the importance of diversity and improving inclusion in our community."

– Will Flowers | Broker-Owner, The Wentworth Company

Planning Diverse & Inclusive Business Practices



As a REALTOR®, it is important to have an inclusive business plan and practice.

1. INCLUDE DIVERSITY & INCLUSION STATEMENT FOR ALL BUSINESSES DEALINGS

Many agents have found success by providing clients with an inclusion statement that identifies values within their businesses to support D&I. The One America Principles, created by the Clinton Administration, is an easy and effective starting point for this. We encourage you to include this as a document in both your buyer and seller packets, as well as incorporate it into your website.

ONE AMERICA PRINCIPLES

- I welcome you and want to do business with you.*
- I will base my decision and opinions of you on who you are, not on any preconceived stereotypes or ingrained value judgments.*
- I subscribe to the federal Fair Housing Act and its principles.*
- I embrace and celebrate the strength that diversity brings to our communities and our nation.*
- I will help you find opportunities to buy the home you choose.*
- I will market home ownership to the public and reach out to people who may not know that home ownership is a realistic option.*
- I will make sure you know there is a full range of housing choices available to you and encourage you to consider all communities and neighborhoods.*
- I will make every effort so that we can communicate with each other. If we do not share a common language, I will work with you to find someone who can interpret.*
- I have incorporated these principles in my daily operations and my overall business plan. I would be proud to share the plan with you.*
- I am here to help you meet your real estate needs because you are the reason I am in business.*
- Please let me know about any cultural or special needs that you have so that our business relationship will be comfortable and successful.*

Your company may also incorporate the Diversity statement that was issued by the National Association of REALTORS® found below:

NATIONAL ASSOCIATION OF REALTORS® DIVERSITY COMMITMENT STATEMENT

The National Association of REALTORS® represents more than 1.5 million REALTORS® in diverse communities across the country. NAR staff fosters a culture where diversity and inclusion are integrated into each of our five core values.

Through inclusive collaboration and mutual respect for our colleagues, we focus on the principles that matter to the organization and drive how we engage each other to reach our common goals. We fully embrace perspectives from all walks of life—regardless of and not limited to race, ethnicity, gender, religion, age, sexual orientation, gender identity, disability, national origin, socioeconomic status, political affiliation, or any other qualities by which we may define ourselves.

We commit to bringing out the best in ourselves, uncovering our hidden talents, and celebrating differences in our day-to-day interactions. These beliefs are essential as we serve our members who help fulfill the dream of home and property ownership in America.

2) CREATING INCLUSIVE BUSINESS PRACTICES FOR EVERY BUYER OR SELLER

Put a plan in place for every buyer or seller who contacts you. You may want to create a checklist, including how you will conduct your business with all parties, what to expect, and more. This will allow you to make sure your employees are offering the same experience to every person.

3) MAKING A CLIENT RESOURCE LIST

To maintain a fair housing process for every homebuyer or seller, you may consider keeping a list of resources in case clients ask for crime ratings or school recommendations. Look for resources that may have already been vetted by government agencies to ensure fair housing.

**PUT A PLAN
IN PLACE FOR EVERY
BUYER OR SELLER WHO
CONTACTS YOU.**

4) LISTING LANGUAGE

Make sure you are familiar with national and state laws concerning listing language to ensure you uphold fair housing laws. Use words that describe your services and just the facts about the property, and not the neighborhood or the prospective buyer. Avoid terms in your listing such as “walkable neighborhood,” “perfect for empty nesters,” or “low-crime neighborhood.”

5) SOCIAL MEDIA, ADVERTISING & ETHICS

Take the opportunity to reflect on the advertising that you are currently using in your business. For example, look over the last year of photos, images, and text that you have used in your social media, business website, printed materials, and buyers’ and sellers’ packets. In scrolling through this information are various social groups represented? Would any segment of your community feel welcome to work with you? If you are hesitant to say yes, then now is a great

time to plan your marketing efforts to become inclusive and reflect the makeup of your community.

ETHICS & SOCIAL MEDIA

It is important to be aware that social media posts may pose a violation of the Code of Ethics as well as the Colorado Real Estate Commissions’ advertising rules. NAR has created a repository for social media guidelines. See a few examples below:

[NAR: Avoiding Fair Housing Violations in Advertising](#)

[NAR Association Social Media Presentation](#)

[Maryland Social Media Guidelines](#)

[Missouri Social Media Policy](#)

[Charlotte Social Media Guidelines](#)

Diversity & Inclusion Additional Resources

LIST OF PARTNER AFFILIATES & ORGANIZATIONS

NAR partners with national multicultural real estate organizations to address shared real estate policy issues and to better serve REALTORS® who also hold membership in those organizations. CAR holds certain seats on its Board of Directors for local affiliates and councils.

[ASIAN REAL ESTATE ASSOCIATION OF AMERICA \(AREAA\)](#)

Founded in 2003, AREAA is a nonprofit professional trade organization dedicated to promoting sustainable homeownership opportunities in Asian American communities by creating a powerful national voice for housing and real estate professionals that serve this dynamic market.

[AREAA – DENVER](#)

[– State of Asia America Report](#)

[LGBTQ+ REAL ESTATE ALLIANCE](#)

The LGBTQ+ Real Estate Alliance was launched in June 2020 by leading members of the real estate industry. Influential real estate professionals and allies joined with other members of the LGBTQ+ community to create a new voice in real estate.

[NATIONAL ASSOCIATION OF GAY & LESBIAN REAL ESTATE PROFESSIONALS \(NAGLREP\)](#)

The advocacy mission of NAGLREP is to advocate on behalf of the rights of the Lesbian, Gay, Bisexual, and Transgender (LGBT) community as it relates to housing and discrimination laws. Specifically, this will require NAGLREP to raise awareness through education and events to encourage existing efforts amongst the civil rights community, local and state REALTOR® Associations, and the National Association of REALTORS® to support fair housing for the LGBT community.

[– LGBTQ+ Real Estate Alliance Report](#)

[NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS \(NAHREP\)](#)

NAHREP’s mission is to advance sustainable Hispanic homeownership by educating and empowering the real estate professionals who serve Hispanic home buyers & sellers. The group advocates for public policy that supports the associa-



tion's mission, facilitating relationships among industry stakeholders, real estate practitioners, and other housing industry professionals.

[– State of Hispanic Homeownership Report](#)

[NATIONAL ASSOCIATION OF REAL ESTATE BROKERS \(NAREB\)](#)

– formed in 1947 by chartered African American real estate professionals seeking equal housing rights, NAREB has participated in meaningful legal challenges and has supported legislative initiatives that ensure the availability of fair and affordable housing for all Americans.

[– State of Housing in Black America \(SHIBA\) Report](#)

[VAREP-VETERANS ASSOCIATION OF REAL ESTATE PROFESSIONALS](#)

Established in 2011, the USA Homeownership Foundation, Inc. DBA Veterans Association of Real Estate Professionals (VAREP), is a non-profit 501(c)(3) and HUD-approved housing counseling organization dedicated to increasing sustainable homeownership, financial-literacy education, VA loan awareness, and economic opportunity for the active-military and veteran communities.

[-Veterans Home Buyers and Sellers Report](#)

“Fair housing, equality, and inclusion are among NAR’s most cherished values,” says 2020 NAR President Vince Malta. “REALTORS® follow a strict Code of Ethics that not only defines us as professionals but explicitly prohibits discrimination on the basis of race, gender, national origin, or sexual identity. We are committed to leading the way on policies that address racial injustice and build communities where people of every color feel safe to pursue their own American Dream.”

(Daily News, [“Test Whether You Have Implicit Bias,”](#) (June 11, 2020).

NAR FAIR HOUSING ACTION PLAN

In the summer of 2020, NAR also created a new Fair Housing Policy Committee so NAR could more effectively advocate for national fair housing policy. NAR’s new Fair Housing Action Plan, abbreviated ‘ACT,’ emphasizes (A)ccountability, (C)ulture Change, and (T)raining to ensure America’s 1.5 million REALTORS® are doing everything possible to protect housing rights in America.

Among other things, the plan specifically commits NAR to:

- Work closely with state association executives to ensure that state licensing laws include effective fair housing training requirements and hold real estate professionals accountable for their fair housing obligations.
- Launch a [public service announcement campaign](#) that reaffirms NAR’s commitment to fair housing and [how consumers can report problems](#).
- Integrate fair housing into all REALTOR® conferences and engagements, which includes a fair housing theme throughout the [May Midyear Meetings](#).
- Explore the creation of a voluntary self-testing program in partnership with a fair housing organization as a resource for brokers and others who want confidential reports on agent practices so they can address problems. See the [NAR Fairhaven Simulation](#).
- Create more robust fair housing education, including [unconscious-bias training](#) and education on how the actions of [REALTORS® shape communities](#).
- Conduct a [national study](#) to determine what factors motivate discrimination in sales markets.
- [Profile leaders](#) who exemplify the best fair housing practices and workplace diversity.
- [Develop materials to help REALTORS®](#) provide consumers with information on schools that avoids fair housing pitfalls. [Information for brokerages](#).

NAR BOOKS, VIDEOS, AND ADDITIONAL RESOURCES:

- [NAR Diversity Resources](#)
- [NAR Library: Views on Race & Inequality](#)
- [NAR ADA Compliance Kit](#)
- [At Home with Diversity Designation](#)
- [Diversity, Equity & Inclusion: A MultiFaceted Approach](#)
- [LGBTQ+ Buyers & Sellers](#)
- [Fairhaven: A Fair Housing Simulation](#)
- [Bias Override: Overcoming Barriers to Fair Housing](#)
- [Window to the Law: Creating a Diversity, Equity & Inclusion Policy](#)
- [NAR Provides Guidelines on Guarding Against Hate Speech](#)
- [Actionable Roadmap for Local Association Diversity and Inclusion](#)
- [Building the Beloved Community Fair Housing Toolkit](#)
- [Best Neighborhood: Race Map](#)
- [ADA Requirements](#)
- [DOJ: Service Animals and the ADA](#)

NATIONAL ASSOCIATION OF REALTORS®

CODE OF ETHICS, ARTICLE 10

ARTICLE 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14) [listen]

STANDARD OF PRACTICE 10-1

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

STANDARD OF PRACTICE 10-2

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

STANDARD OF PRACTICE 10-3

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/14)

STANDARD OF PRACTICE 10-4

As used in Article 10 “real estate employment practices” relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)

STANDARD OF PRACTICE 10-5

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Adopted and Effective 11/2020)



Glossary of Terms:

Diversity: Differences in characteristics like race, religion, age, gender, sexual orientation, and ability.

Inclusion: The act of including; the state of being included |: the act or practice of including and accommodating people who have historically been excluded (as because of their race, gender, sexuality, or ability)

Equity: Formal: fairness or justice in the way people are treated

Equality: The quality or state of being equal: the quality or state of having the same rights, social status, etc.

Bias: Tendency to believe that some people, ideas, etc., are better than others that usually results in treating some people unfairly

Implicit Bias: A bias or prejudice that is present but not consciously held or recognized

Racism: A belief that race is a fundamental determinant of human traits and capacities and that racial differences produce an inherent superiority of a particular race

Prejudice: An unfair feeling of dislike for a person or group because of race, sex, religion, etc.

Discrimination: The practice of unfairly treating a person or group of people differently from other people or groups of people

Racialism: A belief that race determines human traits and capacities

Anti-Discrimination: Opposing or preventing discrimination

CLOSING

We hope you have enjoyed the CAR D&I Toolkit and have found the information to be useful. As we continue to provide additional value to your membership, we encourage you to reach out to provide your thoughts and feedback about this toolkit. We would also welcome additional resources that you have discovered in the development of your D&I program.

Finally, as we all work towards creating a culture of inclusivity, we want to celebrate your victories and wins with you. Please forward your success stories to the CAR staff so we can share them with the CAR membership.

Best of luck and thank you for your commitment to making your business, companies, organizations, and our communities stronger!

CONTACT

If you should have any additional questions or need assistance in implementing the CAR D&I Toolkit, please reach out to the

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